

Information to identify the case:

Debtor 1 Robert D. Wallace
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) _____
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court District of New Jersey
Case number: 17-18752-CMG

Social Security number or ITIN xxx-xx-6677

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert D. Wallace

3/9/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Robert D. Wallace
 Debtor

Case No. 17-18752-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 33

Date Rcvd: Mar 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2018.

db +Robert D. Wallace, 2 Overview Court, Bayville, NJ 08721-3813
 intp State of New Jersey, Dept of Human Services, PO Box 716, Trenton, NJ 08625-0716
 516796175 +AAA Community Surgical, PO Box 4686, Toms River, NJ 08754-4686
 516796176 Albany County Clerk, 16 Eagle Street, Albany, NY 12207-1077
 516796177 +Allshore Orthopedic Rehab., 1430 Hopper Avenue, Suite 201, Toms River, NJ 08753-2895
 516796178 BCA Financial Services, Inc., on behalf of Community Medical Center,
 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
 516796179 +Catherine Philhower, 16 September Place, Palm Coast, FL 32164-4412
 516796181 +Citizens One Auto Finance, One Citizens Plaza, Providence, RI 02903-1344
 516796185 +Financial Recoveries LTD., 200 E Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
 516872204 +Frank G. Seitz, LLC, Attorney At Law, 1126 Ship Avenue, Beachwood, NJ 08722-2210
 516796186 Geico, PO Box 9515, Fredericksburg, VA 22403-9515
 516796187 +Hackensack University Medical Center, PO Box 48027, Newark, NJ 07101-4827
 516796188 Horizon Blue Cross/Blue Shield of NJ, PO Box 10193, Newark, NJ 07101-3117
 516796191 +Liberty Hospitalist Svcs, LBN Jersey City Medical Center, 355 Grand Street,
 Jersey City, NJ 07302-4321
 516796192 Michael Harrison, Esq., 3155 Route 1D, Denville, NJ 07834
 516796194 +NJ Healthcare Specialists PC, PO Box 419378, Dept 10005, Boston, MA 02241-9378
 516796193 +New Century Imaging, Hackensack Radiology, 555 Kinderkamack Road, Oradell, NJ 07649-1517
 516796195 +Ocean County Clerk, 118 Washington Street, Toms River, NJ 08753-7626
 516796196 +Ocean County Probation Division, Child Support Enforcement, PO Box 2191,
 Toms River, NJ 08754-2191
 516796198 +RWJ Medical Group, PO Box 15278, Newark, NJ 07192-5278
 516796197 +Rutgers RWJMG Emergency, One Robert Wood Johnson Place, MEB Room 104,
 New Brunswick, NJ 08901-1928
 516796199 +Sara Otero, 2135 Ashland Court, Salisbury, NC 28147-5666
 516796201 +Sports Care of America, 530 Lakehurst Road, Suite 204, Toms River, NJ 08755-8063

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2018 00:04:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 10 2018 00:04:20 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516796180 +E-mail/Text: bankruptcy@certifiedcollection.com Mar 10 2018 00:04:11
 Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
 516796182 +E-mail/Text: ebn@barnabashealth.org Mar 10 2018 00:04:53 Community Medical Center,
 P.O. Box 903, Oceanport, NJ 07757-0903
 516796183 +EDI: CONVERGENT.COM Mar 10 2018 04:34:00 Convergent Outsourcing, 800 SW 39th Street,
 Renton, WA 98057-4975
 516796184 +EDI: CCS.COM Mar 10 2018 04:33:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679
 516796189 EDI: IRS.COM Mar 10 2018 04:34:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 516796190 +E-mail/Text: jgoley@leadersfc.com Mar 10 2018 00:04:10 Leaders Financial Company,
 21 Commerce Drive, 1st Floor-Ste 101, Cranford, NJ 07016-3519
 516907507 EDI: Q3G.COM Mar 10 2018 04:34:00 Quantum3 Group LLC as agent for, CP Medical LLC,
 PO Box 788, Kirkland, WA 98083-0788
 516796200 +E-mail/Text: bankruptcy@senexco.com Mar 10 2018 00:03:40 Senex Services Corp,
 3333 Founders Road, 2nd Floor, Indianapolis, IN 46268-4933

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 33

Date Rcvd: Mar 09, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2018 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com
Denise E. Carlon on behalf of Creditor NATIONSTAR HECM ACQUISITION TRUST 2016-2 WILMINGTON SAVINGS FUND SOCIETY, FSB NOT INDIVIDUALLY BUT SOLELY AS TRUSTEE dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Joseph Casello on behalf of Debtor Robert D. Wallace jcasello@cvclaw.net, jcasello627@gmail.com
Rebecca Ann Solarz on behalf of Creditor NATIONSTAR HECM ACQUISITION TRUST 2016-2 WILMINGTON SAVINGS FUND SOCIETY, FSB NOT INDIVIDUALLY BUT SOLELY AS TRUSTEE rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5